

**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 15 CAPITAL STRUCTURE**  
**30 JUNE 2009**

	30-Jun-09 \$m
<b>Tier 1</b>	
Ordinary share capital	12,584
Retained profits	859
Preference shares	879
Less goodwill, brands	(7,818)
Less software assets	(66)
Less other intangible assets	(118)
Less deferred tax asset	(186)
Less other required deductions	(1)
Less tier 1 deductions for investments in subsidiaries, capital support	(1,424)
<b>Total tier 1 capital</b>	<b>4,709</b>
<b>Tier 2</b>	
APRA general reserves for credit losses	392
Asset Revaluation Reserve	3
Subordinated notes	1,636
Less tier 2 deductions for investments in subsidiaries, capital support	(1,424)
<b>Total tier 2 capital</b>	<b>607</b>
<b>Total capital base</b>	<b>5,316</b>

**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 16 CAPITAL ADEQUACY**  
**30 JUNE 2009**

	Risk Weighted Balance 30-Jun-09 \$m
<b>On-Balance Sheet Risk Weighted Assets</b>	
Cash items	23
Claims on Australian and foreign governments	3
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	639
Claims on securitisation exposures	120
Claims secured against eligible residential mortgages	9,896
Past due claims	2,213
Other retail assets	1,288
Corporate	21,570
Other assets and claims	294
<b>Total Banking assets</b>	<b>36,046</b>
<b>Off balance sheet positions</b>	
Guarantees entered into in the normal course of Business	190
Commitments to provide loans and advances	1,400
Capital commitments	45
Foreign exchange contracts	154
Interest rate contracts	129
Securitisation exposures	284
<b>Total off balance sheet positions</b>	<b>2,202</b>
<b>Total Credit Risk capital charge</b>	<b>38,248</b>
<b>Market risk capital charge</b>	499
<b>Operational risk capital charge</b>	2,879
<b>Total risk weighted assets</b>	<b>41,626</b>
<b>Risk weighted capital ratios</b>	<b>%</b>
Tier 1	11.31%
Total risk weighted capital ratios	12.77%

**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 17 CREDIT RISK**  
**30 JUNE 2009**

**Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - OUTSTANDING AS AT 30 JUN 09**

30-Jun-09	Receivables due from other banks	Trading securities	Investment securities	Loans, advances and other receivables	Credit commitments	Derivative instruments	Total Credit Risk	Impaired assets	Past Due not Impaired < 90days	Past Due not Impaired > 90days	Total not past due or impaired	Specific Provisions
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Agribusiness	-	-	-	3,535	18	-	3,553	74	13	36	3,430	14
Construction and development	-	-	-	6,576	266	-	6,842	804	292	150	5,596	224
Financial services	118	6,694	3,932	2,078	204	1,060	14,086	-	-	1	14,085	-
Hospitality	-	-	-	1,742	-	-	1,742	75	53	27	1,587	14
Manufacturing	-	-	-	904	-	-	904	20	12	3	869	8
Professional services	-	-	-	654	-	-	654	144	11	4	495	115
Property investment	-	-	-	7,423	-	-	7,423	269	18	22	7,114	69
Real estate - Mortgage	-	-	-	23,695	1,054	-	24,749	31	990	158	23,570	8
Personal	-	-	-	610	-	-	610	-	20	5	585	-
Government and public authorities	-	-	-	9	-	-	9	-	-	-	9	-
Other commercial and industrial	-	-	-	3,383	772	-	4,155	57	78	43	3,977	25
<b>Total gross credit risk</b>	<b>118</b>	<b>6,694</b>	<b>3,932</b>	<b>50,609</b>	<b>2,314</b>	<b>1,060</b>	<b>64,727</b>	<b>1,474</b>	<b>1,487</b>	<b>449</b>	<b>61,317</b>	<b>477</b>
Eligible securitised loans	-	-	-	4,769	-	-	4,769	-	-	-	4,769	-
<b>Total including eligible securitised loans</b>	<b>118</b>	<b>6,694</b>	<b>3,932</b>	<b>55,378</b>	<b>2,314</b>	<b>1,060</b>	<b>69,496</b>	<b>1,474</b>	<b>1,487</b>	<b>449</b>	<b>66,086</b>	<b>477</b>
Impairment provision	-	-	-	-	-	-	(759)	(477)	-	(207)	(75)	-
<b>TOTAL</b>							<b>68,737</b>	<b>997</b>	<b>1,487</b>	<b>242</b>	<b>66,011</b>	<b>477</b>

**Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - AVERAGE GROSS EXPOSURE OVER PERIOD - 01 MAR 09 to 30 JUN 09**

30-Jun-09	Receivables due from other banks	Trading securities	Investment securities	Loans, advances and other receivables	Credit commitments	Derivative instruments	Total Credit Risk	Impaired assets	Past Due not Impaired < 90days	Past Due not Impaired > 90days	Total not past due or impaired	Specific Provisions
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Agribusiness	-	-	-	3,813	17	-	3,829	59	20	41	3,709	9
Construction and development	-	-	-	6,585	334	-	6,918	727	213	138	5,841	175
Financial services	106	7,431	3,549	2,068	205	1,114	14,471	-	1	1	14,470	-
Hospitality	-	-	-	1,733	-	-	1,733	63	33	38	1,600	10
Manufacturing	-	-	-	928	-	-	928	26	9	2	892	8
Professional services	-	-	-	688	-	-	688	144	9	4	532	99
Property investment	-	-	-	7,478	-	-	7,478	262	13	24	7,180	58
Real estate - Mortgage	-	-	-	23,371	1,036	-	24,407	28	1,031	168	23,181	10
Personal	-	-	-	640	-	-	640	-	21	6	613	-
Government and public authorities	-	-	-	9	-	-	9	-	-	-	9	-
Other commercial and industrial	-	-	-	3,299	876	-	4,175	50	81	46	3,999	19
<b>Total gross credit risk</b>	<b>106</b>	<b>7,431</b>	<b>3,549</b>	<b>50,609</b>	<b>2,467</b>	<b>1,114</b>	<b>65,275</b>	<b>1,358</b>	<b>1,430</b>	<b>466</b>	<b>62,023</b>	<b>389</b>
Eligible securitised loans	-	-	-	5,010	-	-	5,010	-	-	-	5,010	-
<b>Total including eligible securitised loans</b>	<b>106</b>	<b>7,431</b>	<b>3,549</b>	<b>55,619</b>	<b>2,467</b>	<b>1,114</b>	<b>70,285</b>	<b>1,358</b>	<b>1,430</b>	<b>466</b>	<b>67,032</b>	<b>389</b>
Collective Impairment provision	-	-	-	-	-	-	(673)	(389)	-	(209)	(75)	-
<b>TOTAL</b>							<b>69,612</b>	<b>969</b>	<b>1,430</b>	<b>362</b>	<b>66,852</b>	<b>389</b>

0

**Table 17B: CREDIT RISK BY PORTFOLIO**

30-Jun-09	Gross Credit Risk Exposure	Average Gross Exposure	Impaired assets	Past Due not Impaired < 90days	Past Due not Impaired > 90days	Specific Provisions	Charges for Specific Provisions & Write-offs
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Claims secured against eligible residential mortgages	24,749	24,407	31	990	158	8	3
Other retail	610	640	-	20	5	-	5
Financial services	14,086	14,471	-	-	1	-	-
Government and public authorities	9	9	-	-	-	-	-
Corporate and other claims	25,273	25,749	1,443	477	285	469	195
<b>Total</b>	<b>64,727</b>	<b>65,275</b>	<b>1,474</b>	<b>1,487</b>	<b>449</b>	<b>477</b>	<b>203</b>

**Table 17C: GENERAL RESERVES FOR CREDIT LOSSES**

30-Jun-09	\$m
General Reserve for Credit losses	392